

REMARKS

In response to the above-identified Notice of Non-Compliant Amendment, the Applicants have fully complied with the requirements of 37 C.F.R. 1.21(c) and are resubmitting the below remarks and respectfully request reconsideration of the application, as amended, in light of these remarks.

The Examiner rejected claims 1-28 under 35 U.S.C. 102 (e) as being anticipated by U.S. Patent 6,202,054 (hereinafter Lawlor). The Applicants respectfully traverse this rejection for the reasons set out below.

Applicants contend that the reference alone does not teach or suggest all limitations of claim 1, or the other independent claims of the present application. The Applicants' arguments shall be presented with respect to claim 1. However, these comments are applicable to the other independent claims of the present application, and the Examiner is respectfully requested to consider these comments and remarks when reviewing the other independent claims for allowability.

Lawlor does not disclose obtaining supplemental information for each of the plurality of financial transaction from the content provider in said third party controlled data base, wherein said obtaining step is performed by the third party. Lawlor discloses a system for remote delivery of retail banking services (see Abstract). The system in Lawlor may target third party advertisements to users without disclosing user confidential information to the advertisers. The system may accumulate a long history of user's bill payments and bank account balances in order to determine the users that should receive particular advertisements based on their demographics analysis (Column 31, lines 1-15). If the user requests more information about particular advertisement, the system provides limited confidential information about the user, such as name and phone number, to the advertiser. The confidential information may be provided to the advertiser in real time to allow the telemarketers to immediately call the user who requested more information about particular advertisement. The advertisers do not provide any supplemental

information about the advertisement to the system in Lawlor. In Lawlor, there is no disclosure of obtaining supplemental information for each of the plurality of financial transactions from the content provider in said third party controlled data base.

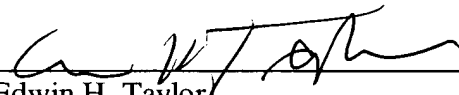
The Applicants submit that the rejection under 35 U.S.C. § 102 (e) has been addressed, and withdrawal of this rejection is respectfully requested. The Applicants furthermore submit that all pending claims are in condition for allowance, which is earnestly solicited.

Authorization is hereby given to charge our Deposit Account No. 02-2666 for any charges that may be due. Furthermore, if an extension is required, then Applicants hereby request such an extension.

Respectfully submitted,

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MARKED UP VERSION OF THE CLAIMS

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Please amend the following claim.

1. (Amended) A method of tracking a plurality of financial transactions between a user receiver and at least one content provider coupled to the user receiver by a network, wherein the tracking is performed by a third party separate from the user receiver and separate from the at least one content provider, the method comprising the steps of:

storing preliminary information for each of the plurality of financial transactions in a third party controlled data base;

obtaining supplemental information for each of the plurality of financial transactions from the content provider in said third party controlled data base, wherein said obtaining step is performed by the third party;

storing said supplemental information for each of the plurality of financial transactions in said third party controlled data base;

displaying summary information for each of the plurality of financial transactions upon receipt of a display request from the user receiver, wherein said summary information is comprised of at least a portion of said stored preliminary information;

permitting selection of one or more of the financial transactions by the user receiver for finalization;

finalizing said selected one or more financial transactions; and

providing transaction finalization information to each of the at least one content providers affected by said selected one or more financial transactions.